

**Information to identify the case:**

Debtor 1	<u>Roy Moss</u>	Social Security number or ITIN	xxx-xx-5981
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-23425-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Roy Moss

12/5/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Roy Moss  
DebtorCase No. 12-23425-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Roy Moss, 60 Randolph Road, Floor #2, Plainfield, NJ 07060-2953  
 cr +Specialized Loan Servicing LLC, as servicing agent, c/o Buckley Madole, P.C.,  
 P.O. Box 22408, Tampa, FL 33622-2408  
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, KOURY TIGHE LAPRES BISULCA & SOMMERS, P.,  
 1423 TILTON ROAD, SUITE 9, NORTHFIELD, NJ 08225-1857  
 513077266 +American Water Company, 1025 Laurel Oak Road, Voorhees, NJ 08043-3597  
 513418180 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 513077268 +CCTS Capital LLC, 1415 Route 70 East, Suite 504, Cherry Hill, NJ 08034-2210  
 513077271 +PSE&G, 80 Park Plaza, Newark, NJ 07102-4194  
 514767113 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 514767114 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129,  
 Specialized Loan Servicing, LLC, Attention Bankruptcy Department 80129-2386  
 513077272 +Tek-collect Inc, 871 Park St, Columbus, OH 43215-1441  
 515716101 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2017 23:06:32 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 05 2017 23:06:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513077267 +EDI: BANKAMER.COM Dec 05 2017 22:33:00 Bank Of America, N.a., 450 American St,  
 Simi Valley, CA 93065-6285  
 513193320 +EDI: BANKAMER2.COM Dec 05 2017 22:38:00 Bank of America N.A., Loss/Recovery,  
 800 Market St, MO1-800-06-14, St. Louis, MO 63101-2504  
 513114756 EDI: RESURGENT.COM Dec 05 2017 22:38:00 CVF Consumer Acquisition Company its successors,  
 and assigns as assignee of NCO, Portfolio Management, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 513115701 +EDI: MID8.COM Dec 05 2017 22:38:00 Midland Credit Management, Inc., 2365 Northside Drive,  
 Suite 300, San Diego, CA 92108-2709  
 513077270 +E-mail/Text: bankruptcydepartment@tsico.com Dec 05 2017 23:07:20 Nco Fin /99,  
 Po Box 15636, Wilmington, DE 19850-5636  
 513280755 +E-mail/Text: csc.bankruptcy@amwater.com Dec 05 2017 23:07:28 New Jersey American Water,  
 P.O. Box 578, Alton, IL 62002-0578  
 513136328 +E-mail/Text: bankruptcy@pseg.com Dec 05 2017 23:05:34 PSE&G, PO Box 490,  
 Cranford NJ 07016-0490, Attn: Bankruptcy Dept  
 517189949 +E-mail/Text: bankruptcy@pseg.com Dec 05 2017 23:05:34 PSE&G, PO Box 490,  
 Attn: Bankruptcy Dept., Cranford, NJ 07016-0490  
 513077274 EDI: TFSR.COM Dec 05 2017 22:38:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054  
 513077273 EDI: TFSR.COM Dec 05 2017 22:38:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapids, IA 52408  
 516114035 EDI: BANKAMER.COM Dec 05 2017 22:33:00 The Bank of New York Mellon,  
 c/o Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
 516114036 +EDI: BANKAMER.COM Dec 05 2017 22:33:00 The Bank of New York Mellon,  
 c/o Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785,  
 The Bank of New York Mellon, c/o Bank of America, N.A. 33631-3785  
 513194415 EDI: BL-TOYOTA.COM Dec 05 2017 22:38:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Midland Credit Management, Inc.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Dec 05, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Bank of America, N.A., as servicer for The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-13 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Gavin N. Stewart on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series BKNJ@buckleymadole.com  
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kirsten B. Ennis on behalf of Debtor Roy Moss pacerecf@ennislegal.com, r53278@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Peter P. Bisulca on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 ktlbslaw@aol.com  
Ryan A. Gower on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 bkecf@milsteadlaw.com  
Ryan A. Gower on behalf of Creditor BANK OF AMERICA, N.A. bkecf@milsteadlaw.com  
Ryan A. Gower on behalf of Creditor Bank of America, N.A., as servicer for The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-13 bkecf@milsteadlaw.com

TOTAL: 11